

DECLARATION of INVENTORSHIP¹

We, Peng T. Ong, a citizen of the Republic of Singapore and residing at 27 Ford Avenue, Singapore 268707, Republic of Singapore and, Eng-Kiat Koh, a citizen of Singapore and residing at 893 Erickson Lane, Foster City, CA 94404, USA, hereby declare that this Declaration is being submitted with our patent application on "A Method of Virtual Challenge Response Authentication".

We believe that we are the **original**, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"A METHOD OF VIRTUAL CHALLENGE RESPONSE AUTHENTICATION"

We hereby state that we have reviewed and understand the contents of the patent application identified by U.S. Serial No. 10/803,752, including the specification and the claims.

We acknowledge the duty to disclose to the Patent Office all information which is material to the examination of the application in accordance with 37CFR 1.56(a) and to deal in candor and good faith with the Patent Office.

We hereby do **not** claim the benefits of any prior application either a prior United States Patent Application, prior PCT international application, prior foreign application or inventor's certificate, or any prior United States Provisional application.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

g/T. Ong

15 MARCH 2004

Date

15 MARCH 2004

Eng-Kiat Koh Date

¹ In accordance with 37 CFR §1.56